(c) if so, what action Government would take against the officers who have been violating this rule for their own vested interest?

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE (SHRI BALASAHEB VIKHE PATIL): (a) State Bank of Indore have reported that no safai karamchari has been engaged on contract basis in their Connaught Circus Branch and Service Branch, at New Delhi.

(b) Bank has further reported that the above branches are not violating the instructions contained in Bank's circular PER No. 29/97 dated 11th September, 1997.

(c) Does not arise in view of reply to part (b) above.

Unrecovered amount of Cooperative Banks

†3149. CHAUDHARY CHUNNI LAL: Will the Minister of FINANCE be pleased to state:

(a) the details of instructions issued recently regarding loan recovery;

(b) the amount of loan to be recovered by Cooperative Banks, State-wise; and

(c) the steps taken to recover the said loan?

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE (SHRI BALASAHEB VIKHE PATIL): (a) Reserve Bank of India (RBI) and National Bank for Agriculture and Rural Development (NABARD) have been issuing guidelines/instructions in respect of loan recoveries. These include issuing of guidelines to banks for strengthening and gearing up of organisational structure both at controlling offices and field level branches, adopting schematic

†Original notice of the question was received in Hindi.

approach for lending toning up of pre-lending appraisal systems, post-lending supervision techniques, creation of Recovery Cells for a cluster of nearby branches, observance of non-public business working day etc.;

(b) The State-wise amount of loan to be recovered by State Co-operative Banks (SCBs) and District Central Co-operative Banks (DCCBs) for the years 1996-97, 1997-98 and 1998-99 are given in statement-I (*See* below). The State-wise amount of loan to be recovered by State Co-operative Agriculture and Rural Development Banks (SCARDBs) and Primary Cooperative Agriculture and Rural Development Banks (PCARDBs) for the years 1996-97, 1997-98 and 1998-99 are given in statement-II (*see* below).

(c) The steps taken for recovering the loans from borrowers include prompt issue of notices, forming of recovery teams, taking legal action against recalcitrant borrowers, organising recovery campaign through proper publicity and field level contact programmes to impress upon the rural borrowers the need for the evolution of a healthy rural credit delivery system by making prompt repayment, etc.

Statement-I

State-wise position of overdues of SCBs and DCCBs for the years 1996-97, 1997-98 and 1998-1999

(Rs. Lakhs)

State	State Cooperative Banks			District Central Cooperative Banks		
	1996-97	1997-98	1998-99	1996-97	1997-98	1998-99
A and N Islands	770	708	896	—	—	—
Andhra Pradesh	68492	79005	69655	46583	60438	67518
Arunachal Pradesh	547	765	1478	—	—	—
Assam	6631	7892	7443	811	822	797
Bihar	39256	41823	40046	37295	47141	49952
Chandigarh	73	127	163	—	—	—
Delhi	1872	3378	5169	—	—	—
Goa	1739	2234	3080	—	—	—
Gujarat	580	2956	5809	53601	69424	98887
Haryana	1075	1626	1496	34410	44364	51443
Himachal Pradesh	1461	2191	2528	1485	1958	2004
Jammu and Kashmir	1117	2181	1755	6059	6261	9156

State	State Cooperative Banks			District Central Cooperative Banks		
	1996-97	1997-98	1998-99	1996-97	1997-98	1998-99
Karnataka	4125	4820	5617	36510	40753	50648
Kerala	4381	12339	6550	23316	23581	25276
Madhya Pradesh	3559	3569	6009	94556	85839	101361
Maharashtra	34392	45627	43056	132093	141083	158330
Manipur	1597	1600	1579	—	—	—
Meghalaya	1028	1499	1543	—	—	—
Mizoram	1985	1619	1634	—	—	—
Nagaland	1654	2071	2344	—	—	—
Orissa	4633	3732	3104	18719	33587	31673
Pondicherry	938	1033	1106	—	—	—
Punjab	936	543	3494	17850	22696	24184
Rajasthan	4635	6474	5115	11665	12018	17799
Tamil Nadu	247	650	1488	43249	59913	62296
Tripura	2109	2344	2933	—	—	—
Uttar Pradesh	21847	17495	27927	65872	84445	92649
West Bengal	7473	11277	11949	10942	11377	12571
All India:	219152	261578	264966	635016	745700	856544

Statement-II

State-wise position of overdues of State Co-operative Agriculture and Rural Development Banks and Primary Co-operative Agriculture and Rural Development Banks for the years 1996-97, 1997-98 and 1998-99

(Rs. Lakhs)

State	SCARDBs			PCARDBs		
	1996-97	1997-98	1998-99	1996-97	1997-98	1998-99
Assam	2546	746	1970	—	—	—
Bihar	6248	5901	6020	—	—	—
Gujarat	7967	9385	11234	—	—	—
Haryana	600	1203	1285	7100	10195	11496
Himachal Pradesh	458	789	1004	79	105	153
Jammu and Kashmir	937	1089	1124	—	—	—
Karnataka	21722	26923	29844	24673	30610	33712
Kerala	997	1119	1037	4048	5615	6886
Madhya Pradesh	12010	12933	14438	8968	10772	9678
Maharashtra	20875	25829	28129	—	—	—
Manipur	25.35	32.20	32.2	—	—	—
Orissa	7077	8161	8960	2914	4133	4384
Pondicherry	130	176	202	—	—	—
Punjab	0	0	0	4199	4943	5943
Rajasthan	2475	2622	3916	5638	8303	10672
Tamil Nadu	9913	13368	17361	15055	20164	23346
Tripura	125	185	112	—	—	—
Uttar Pradesh	7495	7369	7669	—	—	—
West Bengal	2301	2681	3095	2504	3261	4338
ALL INDIA:	103902	120511	137432	75178	98101	110608